From the ACCRA Cost of Living Index (COLI)

Year-End Review of Three Quarters in 2007

Comparison of Ten of the Largest Texas Cities/Metropolitan Areas (Cities/Metro areas are listed in alphabetical order)

Texas (Cities) Metro/Urban Area	100 % Composite Index	13 % Grocery Items	28% Housing	10% Utilities	10% Transportation	4% Healthcare	35% Miscellaneous Goods & Services
Austin-Round Rock, TX (Metro)	94.5	89.8	80.8	94.7	99.2	98.1	105.3
Beaumont-Port Arthur TX (Metro)	92.6	88.3	86.6	94.5	94.5	94.8	97.7
Corpus Christi, TX (Metro)	88.2	82.0	79.9	98.2	93.3	87.4	92.8
Dallas-Plano-Irving, TX (Metro)	91.2	99.0	71.5	98.6	103.4	101.6	97.4
El Paso, TX (Metro)	93.0	112.1	78.5	95.6	99.2	100.3	94.3
Ft. Worth-Arlington, TX (Metro)	88.2	95.3	74.0	97.9	97.7	90.1	91.1
Houston-Sugar Land- Baytown, TX (Metro)	87.7	83.1	73.5	100.6	96.2	101.2	93.0
Killeen-Temple-Ft. Hood TX (Metro)	88.7	80.6	74.8	107.6	97.2	90.9	94.7
San Antonio, TX (Metro)	94.1	83.7	84.1	83.5	100.1	102.5	106.4
Waco TX (Metro)	89.3	81.4	78.3	99.2	94.8	97.2	95.7

ACCRA Cost of Living Index

The Ten Most Expensive Urban Areas (Extract from Press Release)

Year-End Review of Three Quarters in 2007

National Average for 303 Urban Areas = 100

(Comparing the Houston, Texas 100% Composite Index to the 1 – 10th Ranked Most Expensive Urban Areas)

RANKING	URBAN AREAS	COL INDEX (100% COMPOSITE)
1	New York (Manhattan) NY	212.8
2	San Francisco CA	168.5
3	Honolulu HI	163.1
4	Orange County CA	155.0
5	San Jose CA	154.2
6	Nassau County NY	153.1
7	New York (Queens) NY	148.6
8	Stamford CT	147.6
9	Oakland CA	146.6
10	Los Angeles-Long Beach CA	144.6
N/A	Houston -Sugar Land-Baytown TX (Metro) Houston, TX	87.7

The Five Most Expensive Places to Buy a Half Gallon of Milk Averaged over Three Quarters in 2007

Average for 303 Urban Areas in 2007 = \$1.52

RANKING	URBAN AREAS	PRICE
1	Honolulu HI	\$3.43
2	Tacoma WA	\$2.82
3	Fresno CA	\$2.71
4	Kodiak AK	\$2.70
5	Slidell-St Tammany Parish LA	\$2.70
N/A	Houston –Sugar Land–Baytown TX (Metro) Houston, TX	\$2.13

The ACCRA Cost of Living Index measures differences in the cost of consumer goods and services, excluding taxes and non-consumer expenditures, for professional and managerial households in the top quintile. It is based on more than 50,000 prices covering 60 different items for which prices are collected quarterly by chambers of commerce, economic development organizations or university applied economic centers in each participating urban area. Small difference should not be interpreted as showing a measurable difference.

The composite index is based on six components - housing, utilities, grocery items, transportation, health care and miscellaneous goods and services.